

II. In the Claims

Please amend the claims, and add new claims, as follows:

1. (Currently Amended) A computer-implemented method ~~for~~ of monitoring sufficiency of collateral for a loan to a ~~participant's~~ non-tax qualified benefit plan, the method comprising the steps of:

receiving a ~~valuation~~ of collateral for a loan to a non-tax qualified benefit plan, the loan at least partially funding acquisition of the collateral held by the benefit plan, the collateral including at least one security issued by a sponsor of the ~~of a benefit plan-sponsor~~;

~~determining a balance of the loan to the benefit plan; and~~

comparing ~~the~~ a balance of the loan to the ~~valuation~~ of the collateral to monitor sufficiency of the collateral for compliance with a Regulation U loan requirement ~~permitted under the benefit plan.~~

2. (Original) The method of claim 1, further including:

signaling an incidence of noncompliance with the loan requirement.

3. (Currently Amended) The method of claim 2, further including the step of:

computing an amount of the collateral to be sold to retire debt to comply with a the loan requirement.

4. (Original) The method of claim 2, further including the step of:

computing an amount of additional collateral required to comply with the loan requirement.